

FIGURE 1 PRIOR ART

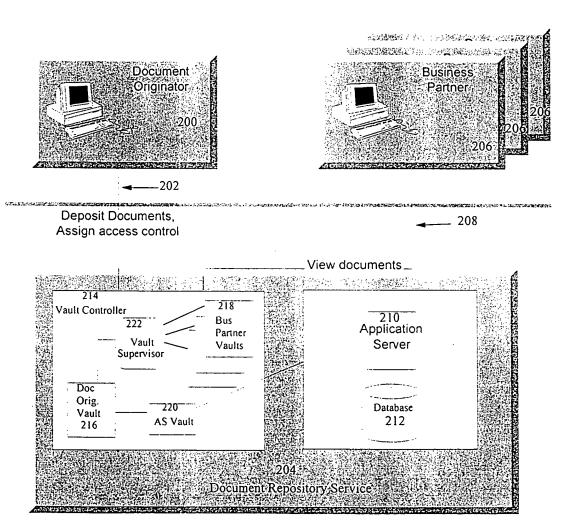
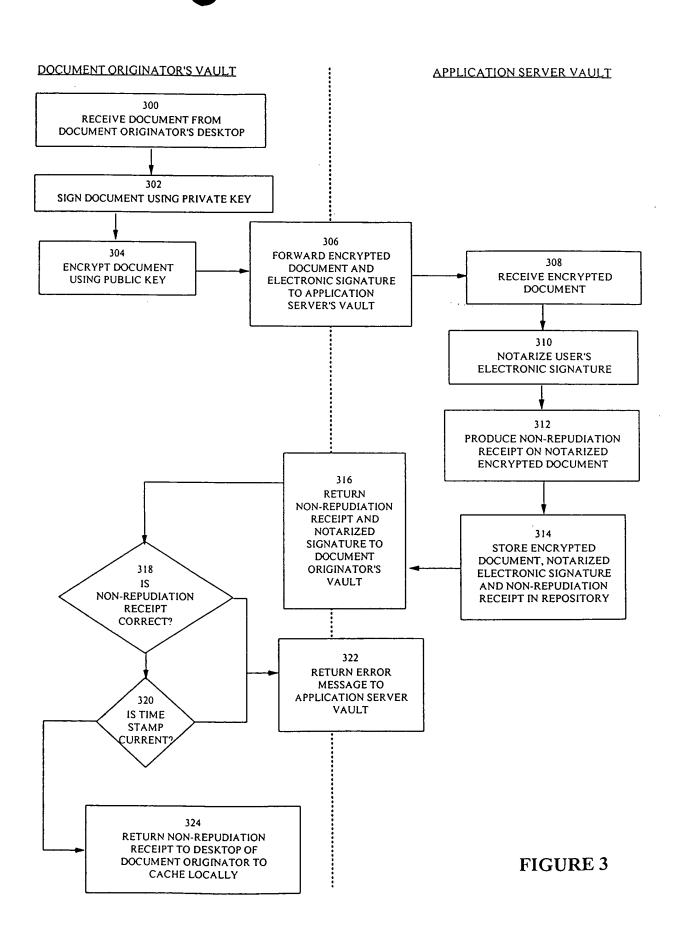
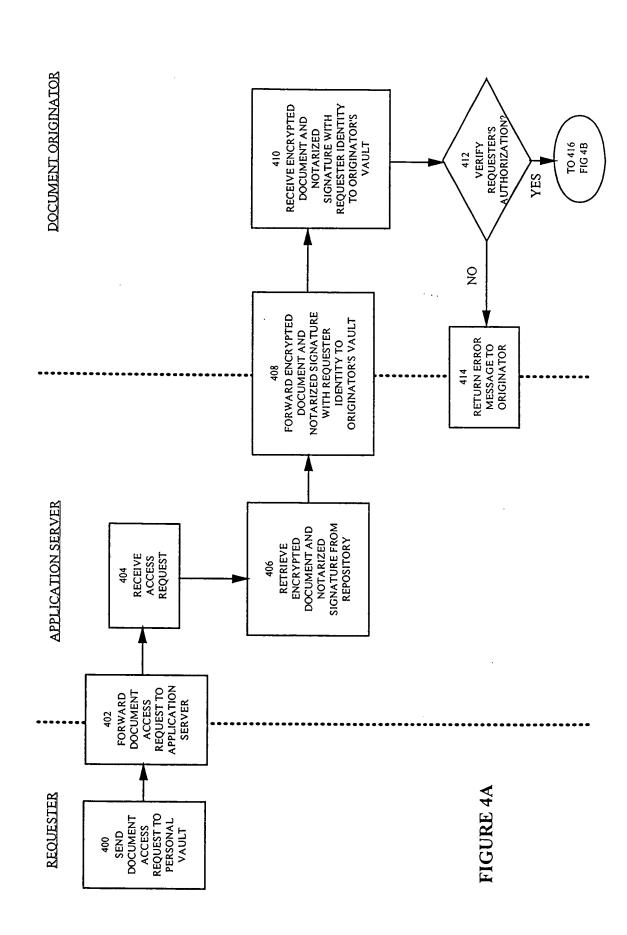
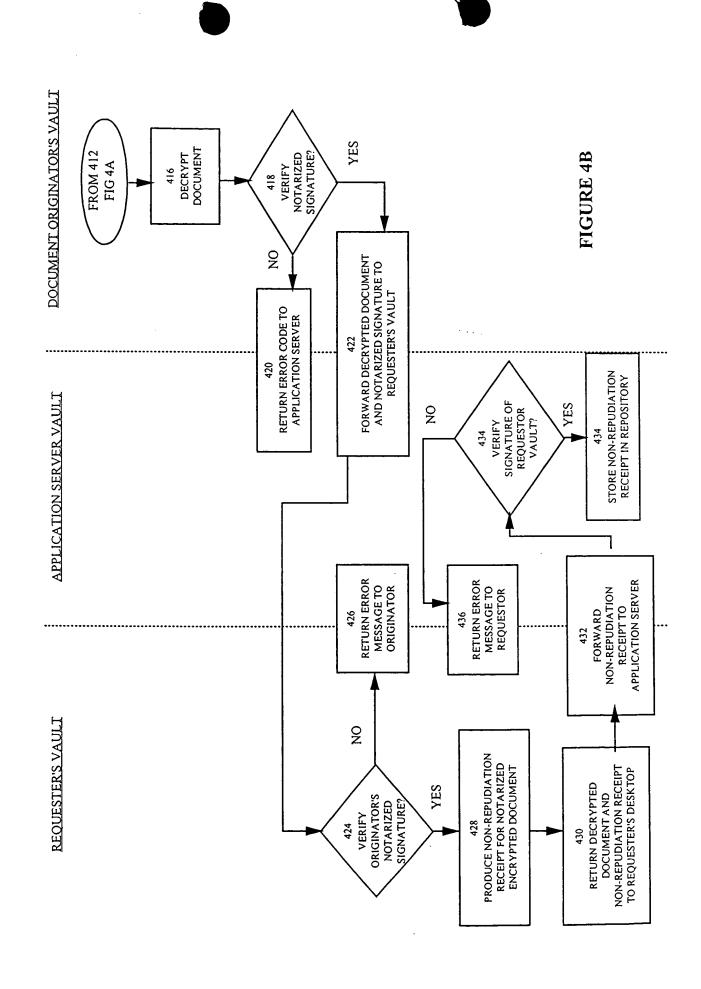
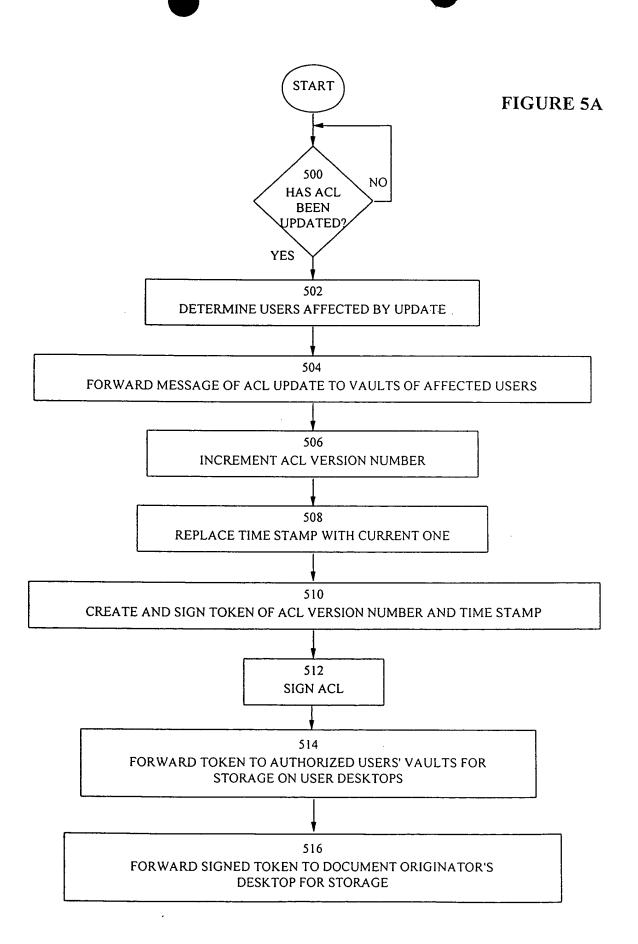


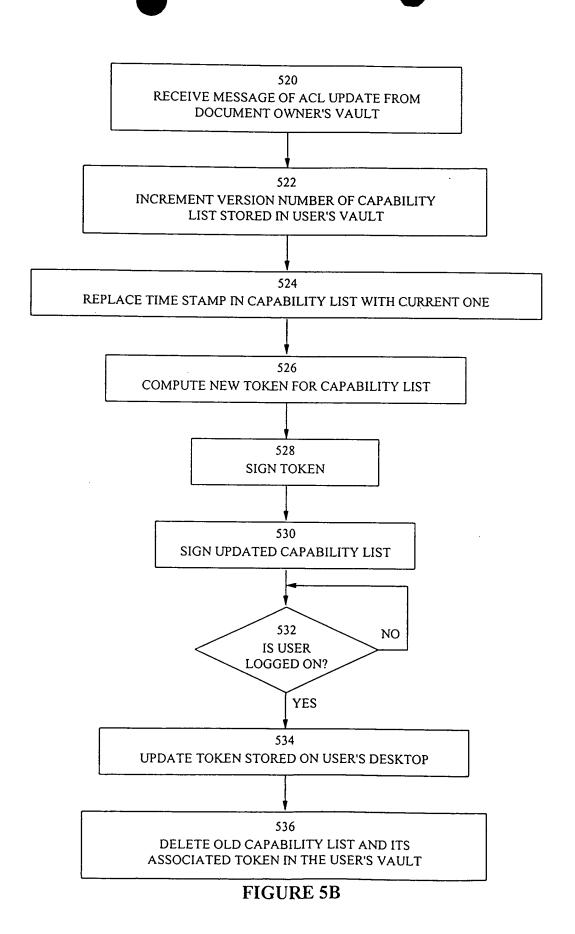
FIGURE 2







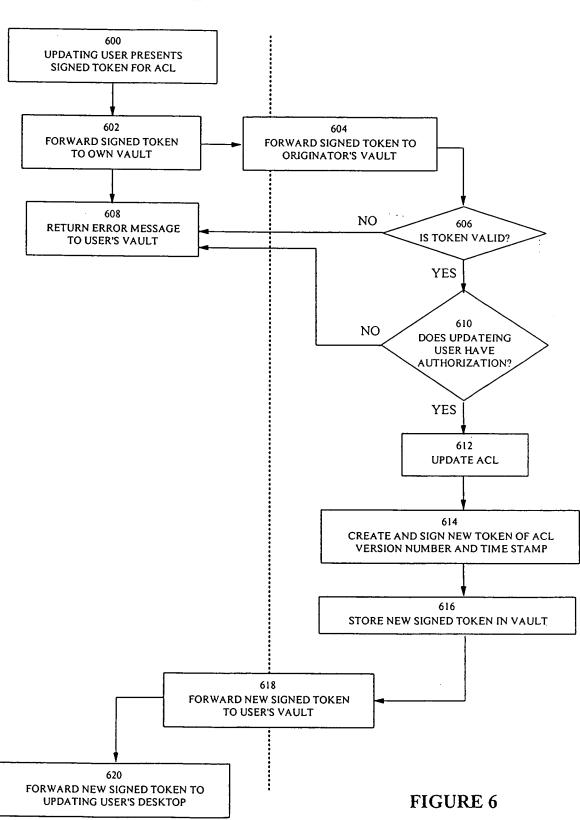




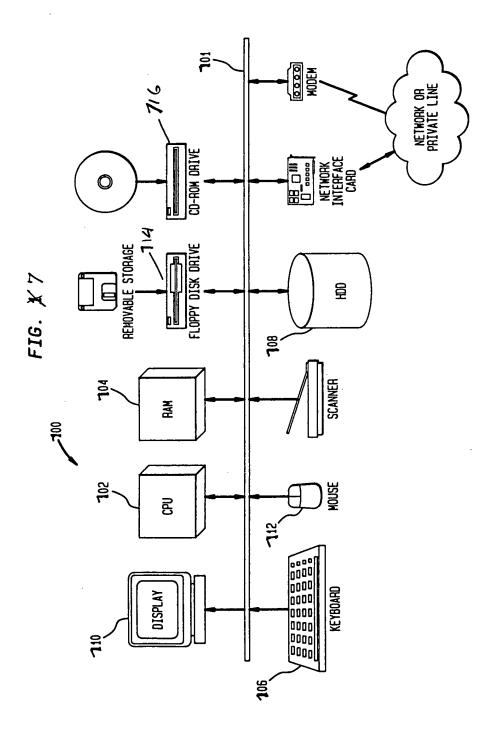


UPDATING USER'S VAULT

ORIGINATOR'S VAULT



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